- a. National banks, Federal savings associations, and Federal branches and Federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050
- b. State member banks, branches and agencies of foreign banks (other than Federal branches, Federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.
- c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured State Savings Associations: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.
- d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314.
- 3. Air carriers: Assistant General Counsel for Aviation Enforcement and Proceedings, Department of Transportation, 400 Seventh Street SW., Washington, DC 20590.
- 4. Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation, 1925 K Street NW., Washington, DC 20423
- 5. Creditors Subject to Packers and Stockyards Act: Nearest Packers and Stockyards Administration area supervisor.
- 6. Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street SW., 8th Floor, Washington, DC 20416.
- 7. Brokers and Dealers: Securities and Exchange Commission, Washington, DC 20549.
- 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

# APPENDIX B TO PART 1002—MODEL APPLICATION FORMS

- 1. This Appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with §1002.13 for certain dwelling-related loans. All forms contained in this Appendix are models; their use by creditors is optional.
- 2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by \$1002.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor's form.
- 3. If a creditor uses an appropriate Appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §1002.5 of this part.

				CRED	IT APPLICATION		
	4227		IMPORTAN	NT: Read these D	irections before completing this	Application.	
Check Appropriate		If you are apply or assets of anot	ing for an indi-	vidual account in y	your own name and are relying on ment of the credit requested, comp	your own income or a	ssets and not the incom nd D.
Appropriate Box		If you are apply information in l	ing for a joint : B about the join	account or an acco	ount that you and another person wer.	vill use, complete all S	ections, providing
		We intend to ap		redit.			
		10		Applicant	Co-Applicant		
		on the income of possible, provide you are relying.	r assets of ano ling informatio	ther person as the in in B about the pe	at are relying on income from alin basis for repayment of the credit re erson on whose alimony, support,	nony, child support, or equested, complete all or maintenance paymo	Sections to the extent ents or income or assets
		FORMATION First, Middle):		GAPPLICANT			Birthdate: / /
Present Street	Add						Years there:
City:					Zip:		
Social Securi					Driver's License No.:		
	et Ac	idress:					Years there:
					Zip:		
resent Empl	oyer				Years there:	Telephone:	
Position or tit	le: .				Name of supervisor:		
Employer's A	ddre	:ss:					
revious Emp	ploye	r:					Years there:
Previous Emi	ploye	er's Address:					
September 1990 September 1	i i	or commission:	s	per	No. Dependents:	Ages:	
<u></u>					not be revealed if you do not wis		
	_	phone columns	naintenance re	ceived under: cou	rt order  written agreement	orai understanding L	
	:: <b>S</b>		per	s	ource(s) of other income:	oral understanding L	
Is any income	e: S	ed in this Section	per	S educed in the next	ource(s) of other income:	orai understanding L	
ls any income ☐ Yes (Expla	e: S	ed in this Section detail on a sepa	per n likely to be re trate sheet.)	educed in the next	two years?		
is any income □ Yes (Expla Have you eve	e list ain ir	ed in this Section detail on a sepa ecived credit from	per n likely to be rurate sheet.) m us?	educed in the next	two years?  When?	Office:	
Is any income  ☐ Yes (Expla  Have you even  Checking Ac	e list ain ir er rec	ed in this Section detail on a sepa eived credit from t No.:t	per n likely to be rurate sheet.) m us?	educed in the next	ource(s) of other income: two years? When? Institution and Branch:	Office:	
Is any income  ☐ Yes (Expla  Have you even  Checking Accordings Accordings	e: \$	ed in this Section the detail on a sepansion of the control to No.:	per n likely to be rurate sheet.) m us?	educed in the next	two years?  When?	Office:	
Is any income Yes (Explain Have you even Checking Accommodities Savings Accommodities Name of near	e list ain ir er rec coun ount	ed in this Section the detail on a separate of the section of the	per n likely to be rurate sheet.) m us?	educed in the next	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:	Office:	
Is any income Yes (Expla Have you eve Checking Acc Savings Acco Name of near	e list ain ir er rec coun ount l rest r	ed in this Section I detail on a separative detail from It No.: Blative U: Blative U: Blative	per n likely to be re trate sheet.) n us?	S educed in the next No —	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:	Office:	
Yes (Explaid Yes (Explaid Yes You ever Checking According According According According According According Yes Name of near not living with Relationship:	e liste ain ir er rec coun ount l rest r	ed in this Section detail on a seps served credit from the No.:  No.:  elative  u:	per n likely to be retrate sheet.) n us? Address:	S educed in the next	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:	Office:	
Is any income  Yes (Explated thave you ever the ching Account to the ching Account that the ching with the chin	e list e list ain ir recount ount thyo	ed in this Section detail on a seps teived credit from t No.: elative	per n likely to be retraite sheet.) m us? Address:	S educed in the next	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:	Office: Telephone: RTY (Use separate sl	neets if necessary.)
is any income Yes (Explated Lave you ever Checking Accounts Accoun	e list e list ain ir recount ount thyo	ed in this Section detail on a seps served credit from the No.:  No.:  elative  u:	per n likely to be retraite sheet.) m us? Address:	S educed in the next	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:	Office: Telephone: RTY (Use separate sl	nects if necessary.)
Is any income  Yes (Explained Have you every checking Accessing Accessing Accessing Accessing Accessing Williams (Explained Harmonia Properties and Properties Accessing Williams (Explained Harmonia Properties Accessing Williams (Explained Harmoni	e liste e list	ed in this Section detail on a seps teived credit from t No.: elative u: NFORMATION First, Middle):	per	S educed in the next No	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:	Office: Telephone: RTY (Use separate sl	nects if necessary.)
Is any income  Yes (Explain Have you ever the Checking Act Savings According Act Name of near not living with Relationship:  SECTION B Full Name (L Relationship	e liste e liste e liste e liste e liste e liste e recount liste e count liste e e e e e e e e e e e e e e e e e e	ed in this Section detail on a seps eleved credit from the No.:	per	S educed in the next No	ource(s) of other income: two years? When? Institution and Branch: Institution and Branch: Institution and Branch:	Office: Telephone: RTY (Use separate sl	ueets if necessary.) Birthdate: //
Is any income  Yes (Explantation of the content of	e liste e liste e liste e liste e liste e liste e recount liste e count liste e e e e e e e e e e e e e e e e e e	ed in this Section a detail on a seps eived credit from the No.:  No.: elative u:  NFORMATION First, Middle): pplicant (if any) dress:	per	S educed in the next No	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:	Office: Telephone: RTY (Use separate sl	ueets if necessary.) Birthdate: //
Is any incoming the Market Savings According According Market Savings According Williams (According Williams) SECTION Brull Name (L. Relationship Present Stree City	e: S.  e list count library recount library rest rich you library rest rich you library ric	ed in this Section i detail on a seps eived credit froi t No.: elative u:  NFORMATION First, Middle): pplicant (if any) fress:	per	Seduced in the next No	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:	Office: Telephone: RTY (Use separate sl	ueets if necessary.) Birthdate: //
Is any income Is any income Is any income Is any income Is a view you eve Checking Aci Savings Acco Name of near non tiving with Relationship Full Name (I. Relationship Present Stree City Social Securi	e: \$ listing in its establishment recount library in the second in the s	ed in this Section detail on a sepsieved credit from the sepsieved credit from the sepsieved credit from the sepsieved credit from the sepsieved s	per	State:	ource(s) of other income: two years?  When? Institution and Branch: Institution and Branch:  ICANT, USER, OR OTHER PAI  Zip: Driver's License No.:	Office: Telephone:  RTY (Use separate sl	neets if necessary.) Birthdate: / / Years there:
Is any incoming the state of th	e: \$	ed in this Section detail on a seperation of the served credit from the served from the ser	per	S deduced in the next No in the next in th	ource(s) of other income: two years?  When? Institution and Branch: Institution and Branch:  ICANT, USER, OR OTHER PAI  Zip: Driver's License No.: Years there:	Office: Telephone:  Telephone: Telephone:	neets if necessary.) Birthdate: / / Years there:
Is any income Is any income Is any income Is averaged to the control Is ave	e: S. e list e list er rec count liter rec count liter rec count liter rec count liter count liter liter count liter lit	ed in this Section detail on a septe detail on a septe detail on a septe detail on septe detail for it No.:  No.: elative u)  NFORMATION First, Middle): pplicant (if any) frees:	per	S deduced in the next No in the next in th	ource(s) of other income: two years?  When? Institution and Branch: Institution and Branch:  ICANT, USER, OR OTHER PAI  Zip: Driver's License No.:	Office: Telephone:  Telephone: Telephone:	neets if necessary.) Birthdate: / / Years there:
Is any incomment of the property of the proper	e: \$	ed in this Section detail on a septe detail on a septe detail on a septe detail on septe detail of the septe detail for the septe detail for the septe detail of the s	per	S deduced in the next No in the next in th	ource(s) of other income: two years?  When? Institution and Branch: Institution and Branch:  ICANT, USER, OR OTHER PAI  Zip: Driver's License No.: Years there:	Office: Telephone:	neets if necessary.)  Birthdate: / /  Years there:
Is any income Is any income Is any income Is a considered to the c	e: \$	ed in this Section detail on a septe detail on a septe served credit from the served credit	per	S deduced in the next No in the next in th	ource(s) of other income: two years?  When? Institution and Branch: Institution and Branch:  ICANT, USER, OR OTHER PAI  Zip: Driver's License No.: Years there:	Office: Telephone:	neets if necessary.) Birthdate: / / Years there:
Is any incommunities any incommunities of the control of the contr	E: S.  E list in ir	ed in this Section detail on a september of the served credit from t	per	S deduced in the next No	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:	Office: Telephone:  RTY (Use separate sl	neets if necessary.)  Birthdate: / /  Years there:
Is any incommunities any incommunities of the control of the contr	E: S.  E list in ir	ed in this Section detail on a septe detail on a septe served credit from the served credit	per	S deduced in the next No	ource(s) of other income: two years?  When? Institution and Branch: Institution and Branch:  ICANT, USER, OR OTHER PAI  Zip: Driver's License No.: Years there: Name of supervisor:	Office: Telephone:	neets if necessary.)  Birthdate: / /  Years there:
Is any income  Is any income  Is explicitly the service of the ser	e liste e list	ed in this Section detail on a septe defect of the section of the	per	S deduced in the next No	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:	Office: Telephone: RTY (Use separate sl Telephone: Telephone: Ages: sh to have it consider	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:
Is any income  Is any income  Is explicitly the service of the ser	e liste ain in the recount of the second of	ed in this Section detail on a septe defect of the section of the	per	S deduced in the next No	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:  No. Dependents:  not be revealed if you do not wis	Office: Telephone: RTY (Use separate sl Telephone: Telephone: Ages: sh to have it consider	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:
is any income is any income is any income is get Explication in Section 8 of search in Section 9 of search in Sect	e: \$	ed in this Section detail on a septe detail on a septe in the served credit from the served from the served credit	per	State:  per  nce income need ceived under: cou	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:  No. Dependents:  not be revealed if you do not with our order written agreement  Source(s) of other income:	Office: Telephone: RTY (Use separate sl Telephone: Telephone: Ages: sh to have it consider	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:
s any income  yes (Explet  Aue you eve  checking Ace  Savings Acec  Savi	e: S.  e list in ir recount le rest recount le rec	ed in this Section detail on a septe edit for the served credit from	per	State:  per  nce income need ceived under: cou	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:  No. Dependents:  not be revealed if you do not with our order written agreement  Source(s) of other income:	Office: Telephone:	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:
s any income yes (Explet- lave you eve checking Acc. Savings Accc. Savin	e: S. e list ain ir er reccount there rest rest rest rest rest to A to A done to A don	ed in this Section detail on a septe ed in this Section (No.:	s s	State:  per	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:  No. Dependents:  not be revealed if you do not will int order written agreement cource(s) of other income:  Ltwo years?  Institution and Branch:	Office: Telephone: Telephone: Telephone: Ages: sh to have it consider	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:
Is any income  Is any income  Is explicitly the service of the ser	e: S. e list ain ir er reccount thyo  If ast, to A t Add ploye plo	ed in this Section detail on a septe when the section of the secti	per	State:  per	when?  Institution and Branch:	Office: Telephone: Telephone: Telephone: Ages: sh to have it consider	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:
Is any income  yes (Explet  As explete in the service of the servi	e: S. e lister recount in the rest of the second second in the second second in the second se	ed in this Section detail on a septe ed in this Section (No.:	per	State:	ource(s) of other income:  two years?  When?  Institution and Branch:  Institution and Branch:  Institution and Branch:  Zip:  Driver's License No.:  Years there:  Name of supervisor:  No. Dependents:  not be revealed if you do not will int order written agreement cource(s) of other income:  Ltwo years?  Institution and Branch:	Office:  Telephone:  Telephone:  Telephone:  Ages:  sh to have it consider	eets if necessary.)  Birthdate: / /  Years there:  Years there:  Years there:

[Open-and unsecured credit]

SECTION D — ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Descrip	Description of Assets					t to Debt?	Name(s) of Owner	(s)
Cash			s					
Automobiles (Make, Model, Ye	ear)							
Cash Value of Life Insurance ( Face Value)	Issuer,							
Real Estate (Location, Date Ac	quired)		-					
Marketable Securities (Issuer,	Type, No. of Shares)							
Other (List)								
Total Assets			s					
OUTSTANDING DEBTS (In ren	clude charge accoun t, mortgages, etc. Us	ts, installment co se separate sheet	ontracts, credit if necessary.)	cards,				
Creditor	Type of Deb or Acct. No	Nan Ac	ne in Which ect. Carried	C	riginal Debt	Present Balance	Monthly Payments	Past Due? Yes/No
(Landlord or Mortgage Holder)	☐ Rent Payment ☐ Mortgage			\$ (0	mit rent)	\$ (Omit rent	) S	
2.								
3.								
4.								
5,					<del>Maria Saraha</del> Di Saraha Sarah			
6.			20 20 000					
Total Debts				s		s	s	
(Credit References)								Date Paid
1.				s				
2.								
Are you a co-maker, endorser, guarantor on any loan or contr	or act? Yes □	No 🗆	If "yes" for whom?			То	whom?	
Are there any unsatisfied judgments against you?	Yes □ No □	Amount \$			If "yes to who	m owed?		
Have you been declared bankrupt in the last 14 years?	Yes □ No □	If "yes" where?					Year	
Other Obligations—(E.g., liab	ility to pay alimony,	child support, se	eparate mainter	nance. L	lse separat	e sheet if nece:	ssary)	
Everything that I have sta or not it is approved. You are a	ted in this applicatio uthorized to check n	on is correct to the	ne best of my k iployment histo	nowled; ory and	ge. I under to answer (	stand that you questions abou	will retain this appl it your credit experi	ication whether ence with me.
Applicant's Sign	nature	Date		5.0 miles	Orb	er Signature		Date
Approant s aigi		Date			C)UI	e organicate		Date

Address:	Applicans delti, but are relyung is the basis for repas is the basis for repas person on whose a Proceeds of To be Used 1 PPLICANT  State:	Zip: Driver's License No.: Zip: Zip: Years there: Name of supervisor: No. Dependents: e revealed if you do not wisier written agreement (s) of other income:	Telephone: Telephone: Ages: h to have it considered	Birthdate: / / Years there: Years there: Years there: d as a basis for repay
ou are applying for individual creme or assets or another person as adding information in B about the Payment Date Desired RMATION REGARDING AP Middle):  S  S  Address:  S  S  S  S  S  S  S  S  S  S  S  S  S	Applicans delti, but are relyung is the basis for repas is the basis for repas person on whose a Proceeds of To be Used 1 PPLICANT  State:	on income from alimony, chilyment of the credit requested, litimony, support, or maintenat Credit  Zip: Driver's License No.: Zip: Years there: Name of supervisor: No. Dependents: re revealed if you do not wise come with the come come come come come come come com	Telephone: Telephone: Ages: h to have it considered	Birthdate: / / Years there: Years there: Years there: d as a basis for repay
RMATION REGARDING AP Middle):  S  S  Address:  S  Address:  Ft, or separate maintenance ic t, separate maintenance received  per  this Section likely to be reduced all on a separate sheet.) No E	PPLICANT  State:	Zip:  Driver's License No.:  Zip:  Years there:  Name of supervisor:  No. Dependents:  e revealed if you do not wise    written agreement	Telephone: Telephone: Ages: h to have it considered	Years there: Years there: Years there: d as a basis for repay
Middle):  S  S  Address:  S  Ft, or separate maintenance in the section likely to be reduced all on a separate sheet.)  No C	State:  per  ncome need not b d under: count ord Source	Zip: Driver's License No.: Zip: Years there: Name of supervisor: No. Dependents: e revealed if you do not wisier   written agreement   (s) of other income:	Telephone: Telephone: Ages: h to have it considered	Years there: Years there: Years there: d as a basis for repay
Address:  S  Address:  Jert, or separate maintenance ic it, separate maintenance received per  jert it his Section likely to be reduced all on a separate sheet.) No L	per	Zip: Driver's License No.: Zip: Years there: Name of supervisor: No. Dependents: e revealed if you do not wisier   written agreement   (s) of other income:	Telephone: Telephone: Ages: h to have it considered	Years there: Years there: Years there: d as a basis for repay
Address:  State of the second	per	Driver's License No.: Zip: Years there: Name of supervisor: No. Dependents: e revealed if you do not wise: written agreement (s) of other income:	Telephone:  Telephone:  Ages:  h to have it considered	Years there: Years there: Years there:
Address:	per	Driver's License No.: Zip: Years there: Name of supervisor: No. Dependents: e revealed if you do not wisher written agreement (s) of other income:	Telephone: Ages: h to have it considere:	Years there:
Address:  Sommission: S  Jert, or separate maintenance in t, separate maintenance received per  this Section likely to be reduced all on a separate sheet.) No E	perncome need not b d under: count ord Source	Zip: Years there: Name of supervisor: No. Dependents: revealed if you do not wise written agreement  (s) of other income:	Telephone:	Years there:
Address:  ommission: \$  ort, or separate maintenance ic  t, separate maintenance received  per  this Section likely to be reduced all on a separate sheet.) No E	per	Years there: Name of supervisor:  No. Dependents: e revealed if you do not wise   written agreement   (s) of other income:	Telephone:Ages:h to have it considered	Years there:
Address:  per, or separate maintenance it  t, separate maintenance received  per  this Section likely to be reduced all on a separate sheet.) No E	per	Years there: Name of supervisor:  No. Dependents: e revealed if you do not wise   written agreement   (s) of other income:	Telephone: Ages: h to have it considered	d as a basis for repay
Address:	per	Name of supervisor:  No. Dependents:  revealed if you do not wise  written agreement (s) of other income:	Ages:	d as a basis for repay
Address:	per	No. Dependents:e revealed if you do not wis	Ages:	d as a basis for repay
Address:	per	No. Dependents:e revealed if you do not wis	Ages:	d as a basis for repay
ommission: \$  ort, or separate maintenance it t, separate maintenance received  per  orthis Section likely to be reduced all on a separate sheet.) NoE	perncome need not b d under: court ord Source	No. Dependents:  e revealed if you do not wis  er written agreement   (s) of other income:	Ages:	d as a basis for repay
ommission: \$ ort, or separate maintenance it t, separate maintenance received per this Section likely to be reduce- all on a separate sheet.) No	perncome need not b d under: court ord Source	No. Dependents:  e revealed if you do not wis  er written agreement   (s) of other income:	h to have it considere	
rt, or separate maintenance in t, separate maintenance received per this Section likely to be reduce, all on a separate sheet.) No	d under: court ord Source	e revealed if you do not wis er  written agreement  (s) of other income:	h to have it considere	
rt, or separate maintenance in t, separate maintenance received per this Section likely to be reduce, ail on a separate sheet.) No	d under: court ord Source	e revealed if you do not wis er  written agreement  (s) of other income:	h to have it considere	
this Section likely to be reduced ail on a separate sheet.) No	ed before the credit			
ail on a separate sheet.) No □	3			
d credit from us?				
	When	1?	Office:	
		Institution and Branch:		
		Institution and Branch:		
ve			Telephone:	
Address:				
RMATION REGARDING JO	DINT APPLICAN	T, OR OTHER PARTY (U	se separate sheets if n	ecessary.)
, Middle):				Birthdate: / /
ant (if any):				
				Years there:
	State:	Z.ip:	Telephone:	
		Driver's License No.:		
				Years there:
				Temp mere
The state of the s	ner	No Dependents:	Anne	
ort, or separate maintenance in	income need not b	e revealed if you do not wis	h to have it considere	
s, separate maintenance received			or as understanding L	
per	Source	(s) of other income:		
ail on a separate sheet.) No L	ed before the credit			
ve not living with ser Party				
Address:		A-147 15		
r ntio	Address:  ort, or separate maintenance it, separate maintenance receive per  n this Section likely to be reductation a separate sheet.) No location in the separate sheet.  I've not living with heer Party:  Address:  LITAL STATUS  this is an application for an in	Address:	Address:  Address:  Def No. Dependents:  Ort, or separate maintenance income need not be revealed if you do not wis rt, separate maintenance received under: court order   written agreement    per Source(s) of other income:  In this Section likely to be reduced before the credit requested is paid off?  Institution and Branch:  Ive not living with her Party:  Address:  LITAL STATUS  Ithis is an application for an individual account.)	Name of supervisor:  Address:  per No. Dependents: Ages:  ort, or separate maintenance income need not be revealed if you do not wish to have it considered in the separate maintenance received under court order written agreement oral understanding of the separate maintenance received under court order source(s) of other income:  nthis Section likely to be reduced before the credit requested is paid off?  tail on a separate sheet.) No Institution and Branch:  Institution and Branch:  ive not living with her Party:  Address:  Address:

[Closed-end, secured credit]

SECTION D— ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Descri	ption of Assets		Value	Subject Ye	t to Debt? es/No	Name(s) of Owner(s)	
Cash			s				
Automobiles (Make, Model, Y	'ear)						
Cash Value of Life Insurance	Uemar						-
Face Value)	issici,						
Real Estate (Location, Date A	cquired)						
Marketable Securities (Issuer,	Type No. of Shares)						
THIRD SCHILLS (ESTA)	Type, 110, 01 mail coy						
Other (List)							
Total Assets			s				
OUTSTANDING DEBTS (I	nclude charge accounts, in se separate sheet if necessi	stallment co		cards, rent, mortg	ages, etc.		
**************************************	Type of Debt	Nam	e in Which	Original	Present	Monthly	Past Due?
Creditor  1. (Landlord or	or Acct. No.	Acc	ct. Carried	Debt \$ (Omit rent)	S (Omit rent	Payments S	Yes/No
Mortgage Holder)	☐ Mortgage						
2.							
3.		1					
		-					
Total Debts				s	s	S	
(Credit References)							Date Paid
I.				S			
2.							-
Are you a co-maker, endorses guarantor on any loan or cont	; or ract? Yes □ No	· 🗆	If "yes" for whom?		Ţo	whom?	
Are there any unsatisfied judgments against you?	Yes □ No □ Ar	nount \$		If "ye to wh	s" om owed?		
Have you been declared bankrupt in the last 14 years?	Yes □ If	"yes" here?				Year	
Other Obligations—(E.g., lia			parate mainter	nance. Use separa	te sheet if nece		
SECTION E—SECURED	REDIT (Briefly describ	e the prope	erty to be give	n as security.)			
and list names and addresses	of all co-owners of the pro	perty:					
	Name				Add	ress	
If the security is real estate, g	ive the full name of your	spouse (if an	ıy):				
Everything that I have s	tated in this application is	correct to th	e best of my k	nowledge. I unde	rstand that you	will retain this app	lication wheth
or not it is approved. You are	authorized to check my ci	redit and em	proyment histo	ory and to answer	questions abou	n your credit exper	tence with me.
Applicant's Sig	anahira .	Date			her Signature		Date
Applicant's Si	gnature	Date		OUA	nei orgnature		Date

[Closed-end, unsecured/secured credit] CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application. Check | If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of Appropriate Box | If you have person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E. ☐ If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E. We intend to apply for joint credit.

Applicant If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E. Payment Date Desired SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Birthdate: / / Present Street Address: Years there: City: \_\_ Zip: \_\_\_\_\_ Telephone: \_\_\_\_ Social Security No.: \_\_ Driver's License No.: Previous Street Address: City: \_ Zip: Present Employer: Years there: \_\_\_\_\_ Telephone: \_ Name of supervisor: \_\_\_\_ \_\_\_\_ per \_\_\_\_ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 
written agreement oral understanding Other income: \$ \_\_\_\_\_ per \_\_\_\_ Source(s) of other income: \_\_ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) No☐ Have you ever received credit from us? Checking Account No.: \_\_\_\_\_ Institution and Branch: Savings Account No.: \_\_\_ \_\_\_\_\_Institution and Branch: Relationship: \_ \_\_\_\_\_ Address:\_\_\_ SECTION B-INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Full Name (Last, First, Middle): \_\_\_ Relationship to Applicant (if any): \_\_\_\_ Social Security No.: \_\_\_ Driver's License No.: \_\_\_\_ Present Employer: Position or title: \_\_\_ Name of supervisor: \_\_\_ Employer's Address: Years there: Previous Employer: Previous Employer's Address: \_ \_\_\_ No. Dependents: \_\_ Present net salary or commission: \$ \_ \_\_ per \_\_\_ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🔲 written agreement 🔘 oral understanding 🗆 Other income: \$ \_\_\_\_\_ per \_\_\_\_ Source(s) of other income: \_\_\_\_ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.) No Checking Account No.: Savings Account No.: \_\_\_\_\_ \_\_\_\_ Institution and Branch: \_\_\_\_ Name of nearest relative not living with Name of nearest relative into a very long and long long Applicant or Other Party:

Relationship:

Address:

Closed end, unsecured/secured cred SECTION C—MARITAL STA (Do not complete if this is an a	TUS	dividual unse	ecured credit				
	Separated Separated	☐ Unn	narried (including married (includin				
						completed giving i	nformation ab
SECTION D— ASSET AND D both the Applica completed, only	int and Joint App give information	olicant or Other	er Person. Please r oplicant in this Sec	nark Applicant-re tion.)	lated informatio	n with an "A." If S	ection B was n
ASSETS OWNED (use separate	sheet if necessar	y.)					
	on of Assets		Valu	e Subje	ct to Debt? Yes/No	Name(s) of Owner	(s)
Cash			s				
Automobiles (Make, Model, Yea	r)						
Cash Value of Life Insurance (Is: Face Value)	suer,						
Real Estate (Location, Date Acqu	uired)						
Marketable Securities (Issuer, Ty	pe, No. of Share	s)					
Other (List)							
, , , , , , , , , , , , , , , , , , , ,							
Total Assets			s				
OUTSTANDING DEBTS (Incl	ude charge accou	ınts, installme		t cards, rent, mort	gages, etc. Use	l separate sheet if ne	cessary.)
Creditor	Type of D or Acct. N	ebt lo.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due' Yes/No
l. (Landlord or Mortgage Holder)	☐ Rent Payme ☐ Mortgage			\$ (Omit rent)	\$ (Omit rent	The State of	
2.	A. 154 A.						
3.							
Total Debts				s	s	s	
(Credit References)							Date Paid
				S			
2.							
Are you a co-maker, endorser, or guarantor on any loan or contrac	t? Yes □	No 🗆	If "yes" for whom	, 1	То	whom?	
Are there any unsatisfied udgments against you?	Yes 🗆 No 🗆	Amount	s	If "ye to wh	s" om owed?		
Have you been declared bankrupt in the last 14 years?	Yes 🗆 No 🗆	If "yes" where?				Year	
Other Obligations—(E.g., liabili			rt, separate mainte	nance. Use sepan	ite sheet if nece	ssary.)	
SECTION E—SECURED CR	EDIT (Complet	e only if cred	it is to be secured	l.) Briefly descri	be the property	to be given as sec	urity.
and list names and addresses of	ull co. oumarf	the proper			mentantic const		
and tist names and addresses of t	Name	the property.			Addi	ress	
If the security is real estate, give	the full name of	your spouse (	(if any):				
Everything that I have state or not it is approved. You are aut	d in this applicat horized to check	ion is correct my credit an	to the best of my d employment his	knowledge. I unde lory and to answer	erstand that you r questions abou	will retain this app it your credit exper	lication wheth sence with me
Applicant's Signa	ture	D	ate	0	ther Signature		Date

[Community property]

# CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application.

Check Appropriate Box	0	Main Section In all the p	are applying for individual tenance payments or on the i ons A and D. If the requested other situations, complete erson on whose alimony, su cured, also complete Sectio	ncome or assets of another credit is to be secured, a all Sections except E, propport, or maintenance p	er person as the lso complete Se	basis for rep ection E.	payment of the credit	requested, complete only
		If yo	a intend to apply for joint c	redit, please initial here.	Applicant	Co-Appl	icant	
Amount Req \$	ueste	d	Payment Date Desired	Proceeds of Cre To be Used For				
SECTION	A_F	VEOR	MATION REGARDING	APPLICANT				
			Middle):					Birthdate: / /
Present Stree								Years there:
City:	cirtu	II C-551		State:				
	irv N			otate.				
					Dilver a Lice		North Control of the	Years there:
City:				State:	Zin	7-15 / 15 		reals diele
	love			- Dailes			Telephone:	
Position or t							_ rerepriorie	
Employer's					Transc Or sup	arrisor.		
Previous Err							- Salaka Marini da Salaka da S	Years there:
Previous Em			ldress:	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				Tomo unite.
	-			per	No Depende	nts:	Ages:	
Alimony, ch Other incom	ion. ild su ie: S	pport,		ved under: court order Source(s)	☐ written agr	eement 🗆	oral understanding	
☐ Yes (Exp.	lain i	n detai	his Section likely to be redu l on a separate sheet.) N credit from us?	o ☐ When?			ested is paid off?	
				When				
Savings Acc					Institution ar			
Name of nea			•		nistrucion ai	d Dianen.		
not living w							_ Telephone:	
Relationship	· _		Address:					
Full Name (	Last,	First,				R, OR OTH	IER PARTY (Use se	eparate sheets if necessary Birthdate: / /
			nt (if any):					
	et Ad	dress:	-	2.				Years there:
City:		5 77		State:				
						100		
Present Emp							lelephone:	
Position or t					Name of sup	ervisor:		
Previous En	S 8		**					Years there:
			idress:					The second and the se
-	_	-	nmission: \$					
this obligati	ion.		t, or separate maintenanc separate maintenance recei					
Other incom	ie: \$		per	Source(s)	of other incom	ie:		
Is any incom	ne list	ed in t	his Section likely to be redu l on a separate sheet.) N	uced in the next two year	rs or before the	credit requ	ested is paid off?	
Checking A			S 25	0니	Institution ar	od Den L		
Savings Acc					Institution ar			
			not living with	-	distitution ar	id Branch:_		
			e not living with User, or Other Party:				Telephone:	
Relationshir			A delease:					

[Community property] SECTION C—MARITAL STAT Applicant:	TUS  Separated  Separated			ngle, divorced, ar single, divorced,			
SECTION D— ASSET AND DE both the Applicar with an "A." If So	BT INFORMA at and Spouse, J ection B was no	ATION (If Section oint Applicant, U t completed, only	on B has been co lser, or Other Per y give informatio	mpleted, this Sec son. Please mark n about the Appl	tion should be Applicant-rela	completed giving i ted information ction.)	nformation abo
ASSETS OWNED (use separate s							
Descriptio	n of Assets		Value	Subjec	t to Debt?	Name(s) of Owner	(s)
Cash			s				
Automobiles (Make, Model, Year							
Cash Value of Life Insurance (Issu Face Value)	ier,						
Real Estate (Location, Date Acqui	red)		<u> </u>				
Marketable Securities (Issuer, Tyr	e, No. of Share	s)					
Other (List)							
					movemma sala esca		
Total Assets			s				
OUTSTANDING DEBTS (Inclu							
Creditor	Type of De or Acct. N	ebt Na.	me in Which cct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
	Rent Paymer Mortgage			\$ (Omit rent)	\$ (Omit rent)	-	
2.	144 - 144 -						
3.							
Total Debts				s	s	s	
(Credit References)							Date Paid
L				s			
2.							
Are you a co-maker, endorser, or guarantor on any loan or contract	? Yes 🗆	No 🗆	If "yes" for whom?		To	whom?	
Are there any unsatisfied judgments against you?	Yes  No	Amount \$		If "yes to who	m owed?		
Have you been declared bankrupt in the last 14 years?	Yes □ No □	If "yes" where?				Year	
Other Obligations—(E.g., liability	y to pay alimony	y, child support, s	separate mainten	ance. Use separat	e sheet if neces	ssary.)	
SECTION E—SECURED CRE	DIT (Complet	e only if credit i	s to be secured.	Briefly describ	e the property	to be given as sec	urity.
and list names and addresses of al	l co-owners of	the property:	·			20, 2 mail 2000.	
	Name	4,231,243	<u></u>		Addr	ess	
Everything that I have stated or not it is approved. You are auth	in this applicat orized to check	ion is correct to t my credit and er	the best of my kr mployment histo	owledge. I under ry and to answer	stand that you questions abou	will retain this app it your credit exper	lication whether nence with me
Applicant's Signat	ire	Date		Ou (Who	ner Signature ere Applicable)		Date

#### **Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when \(\to \) the income or assets of an appearon other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification, but his or the 'tabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower replying on other property located in a community property state, or the Borrower replying on other property located in a community property state as basis for repayment of the loan.

Mortgage Applied for:	□ VA □ FHA	☐ Conventiona ☐ USDA/Rural Housing Ser	d Other (e		MORTGAG	E AND TERM: Agency Case N			ender Case	Number	
Amount \$		Interest Rate	No. of Mon		Amortization Type:	☐ Fixed Rate ☐ GPM	Oth	er (explain): M (type):	of the section of the section		and a contract of the contract
			II. PROP	ERTY IN	FORMATIO	ON AND PUR				24 4 4	
Subject Prop	erty Address (s	treet, city, state, 8	ZIP)								No. of Units
Legal Descrip	ption of Subject	Property (attach	description if nece	essary)							Year Built
Purpose of L	oan Deurcha	se Construc	tion tion-Permanent	Other (	explain):		Property Prima	will be: ry Residence (	☐ Secondar	ry Residen	ice 🗆 Investment
Complete thi Year Lot Acquired	Original Cost	ction or constru	Amount Existing		(a) Pre	sent Value of Lot	(b) (	Cost of Improver	nents	Total (a +	b)
	\$		\$		\$		s			\$	
Complete thi Year Acquired	Original Cost	refinance loan.	Amount Existing	Liens	Purpos	e of Refinance		Describe Imp	rovements	☐ made	☐ to be made
, and an extension					1						
Title will be b	s eld in what Nan	no(e)	\$			Mann	or in which T	Cost: \$ itle will be held		Te.	state will be held in:
ride will be fi	ieid iii wilat ivali	10(2)				Main	er in which i	ille will de Held			Fee Simple
Source of Do	wn Payment, S	ettlement Charge	s and/or Subordin	ate Financ	ng (explain)					٦	Leasehold (show expiration date)
		Borro		III. E	ORROWE	RINFORMATI		Co-Bor			
		or Sr. if applicab	ode 2 januari			Co-Borrower's N				. 3 10 10	W 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
											Yrs. School
☐ Married ☐ Separated	d Unmarrie d divorced,		Dependents (not no. a	t listed by C iges	o-Borrower)	☐ Married ☐ Separated	Unmarried divorced, v	(include single, vidowed)	Dependen no.	its (not liste ages	ed by Borrower)
Mailing Addre	ess, if different f	rom Present Add	ess			Mailing Address,	if different fre	om Present Add	ress		
	present addres ess (street, city,		o years, complete			Former Address	(street, city, s	state, ZIP)	□ Own	☐ Rent _	No. Yrs.
		Borro	ver	IV. EN	PLOYMEN	IT INFORMAT	ION	Co-Borr	rower		
Name & Add	ress of Employe		3 Self Employed	Yrs. on the		Name & Address			⊒ Self Empl	Yrs	on this job employed in this of work/profession
Position/Title	Type of Busine:	ss	Business	Phone (inc	l. area code)	Position/Title/Typ	e of Business	3	Bus	iness Pho	ne (incl. area code)
	n current positi ress of Employe		wo years or if cur Self Employed			than one position Name & Address			Self Empl	loyed Dat	es (from - to)
				Monthly In	come					Mor	nthly Income
				s						\$	
Position/Title/	Type of Busines	is	Business	Phone (inc	l. area code)	Position/Title/Typ	e of Business	i producent e mejemberganisassissississississississississississis	Bus	iness Pho	ne (incl. area code)
Name & Addi	ress of Employe	r t	Self Employed	Dates (fro	m – to)	Name & Address	of Employer	- 1	☐ Self Empl	loyed Dat	es (from - to)
				Monthly In	come					Mor	nthly Income
Position/Title/	Type of Busines	is	Business	\$ Phone (inc	. area code)	Position/Title/Typ	e of Business		Busi	\$ iness Phor	ne (incl. area code)
,	*****										
Freddie Mac I	Form 65 01/0	4			Page	1 of 4			Fa	annie Mae	Form 1003 01/04

	V. MOI	THLY INCOME	AND COMBI	NED HOU	SING EXPENSE INFO	RMATION	
Gross Monthly Income	Borrower	Co-Borrow	rer	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	S	S	\$		Rent	s	
Overtime			- F		First Mortgage (P&I)	1-737	S
Bonuses		and production to recommend			Other Financing (P&I)		
Commissions					Hazard Insurance		
Dividends/Interest					Real Estate Taxes	The state of the s	
Net Rental Income					Mortgage Insurance	designation of the second seco	
Other (before completing, see the notice in "describe other income," below)					Homeowner Assn. Dues		
other income," below)					Other:		
Total	>	P	, P		Total returns and financial statem	3	>
Describe Other Ir	ncome Notice: Allmon Borrow	y, child support, er er (B) or Co-Borrov	separate mainter wer (C) does not c	ance incom hoose to ha	e need not be revealed if the ve it considered for repaying	g this loan.	Monthly Amount \$
so that the Statement car completed about a spous	be meaningfully and to e, this Statement and s	airly presented on a upporting schedule	combined basis; s must be comple	both marrie otherwise, s ted about th	d and unmarried Co-Borrow eparate Statements and Sch at spouse also.	nedules are required. If the Completed	Co-Borrower section was
ASSETS Description		Cash or Market Value	Liabilities and debts including	Pledged A	ssets. List the creditor's nan loans, revolving charge acc	ne, address and account n counts, real estate loans, a	umber for all outstanding limony child support.
Cash deposit toward pure	chase held by: \$		stock pledges,	etc. Use cor	ntinuation sheet, if necessar estate owned or upon refinar	y. Indicate by (*) those liab	ilities which will be
					LITIES	Months Left to Pay	Unpaid Balance
List checking and saving Name and address of Ba			Name and add	ress of Com	pany	\$ Payment/Months	S
Acet. no.	\$		Acct. no. Name and add	ress of Com	pany	\$ Payment/Months	s
Name and address of Ba	nk, S&L, or Credit Unio	n	Acct. no.				
Acct. no.	\$	Harris Harris Communication of the Communication of	Name and add	ress of Com	pany	\$ Payment/Months	S
Name and address of Ba	nk, S&L, or Credit Unio	n	Acct. no.				
Acct. no.	Š		Name and add	ress of Com	nany	\$ Payment/Months	S
Name and address of Ba		n			party	e i agniciono. Los	•
Aget, no.	\$		Acct. no.			0.0	S
Stocks & Bonds (Compar & description)			Name and add	ress or Com	party	\$ Payment/Months	3
			Name and add	ress of Com	nany	\$ Payment/Months	s
Life insurance net cash v	alue \$		Turne and add	033 01 0011	, and	g ruymenomounis	
Face amount: \$			4				
Subtotal Liquid Assets	market value \$		Acct. no.				
Real estate owned (enter from schedule of real est	market value \$ ate owned)		Name and add	ress of Com	pany	\$ Payment/Months	\$
Vested interest in retirem							
Net worth of business(es (attach financial statement			1				
Automobiles owned (mak			appropriate provide succession	name - consistent and a	California de la Colonia de California de Ca		
Pateriobies owned (man	o and your		Acct. no. Alimony/Child S Payments Owe	Support/Sep.	arate Maintenance	S	
Other Assets (itemize)	s				care, union dues, etc.)	s	
			Total Monthly F	ayments	production and the second section of	\$	7050-00015-F-75
	Total Assets a.\$		Net Worth	•	s	Total Liabilities b.	
			(a minus b)	7	Photography and a second		F*

 Freeddie Mac Form 65
 01/04
 Page 2 of 4
 Fannie Mae Form 1003
 01/04

Freddie Mac Form 65 01/04

Fannie Mae Form 1003 01/04

	nter S if sold, PS if eld for income)			wned, us Pre Marke	sent	on sheet.) Amount of fortgages & Liens	Gross Rental Income	Mortgage Payments	Insura Mainte Taxes 8	nance,	Re	Net ental In	
				s			s	\$	s	-	s		
-				•							-		
											-		
			Totals	c	e		s	c	¢		s		
List any additional na	ames under which	credit has pr	101010	×	ived and inc		William and the second and the second	and account nur	nber(s):	-	-		-
	Iternate Name					ditor Name			Account i	Numbe	er		
	DETAILS OF TR	DANCACTU	ON				VIII. DE	CLARATION					
a. Purchase price	DETAILS OF TH	S S	ON	h	you answe	r "Yes" to any que	estions a through i			Born	ower	Co-Bo	rrowe
b. Alterations, impro	ovements, repairs			s	heet for exp	planation.	Carlotte Carlotte			Yes	No	Yes	No
c. Land (if acquired	separately)		-	а	. Are there	any outstanding jo	udgments against	you?					
d. Refinance (incl. d	lebts to be paid off)						nkrupt within the p					ū	
e. Estimated prepaid				С	. Have you	had property fore	closed upon or give	en title or deed in	lieu thereof				
f. Estimated closing					in the las					_		_	_
g. PMI, MIP, Funding						party to a lawsuit			100000000000000000000000000000000000000				
h. Discount (if Borro				e	fornelogue	re transfer of title	ly been obligated of in lieu of foreclosur	o or indement?			ч	u	u
<ol> <li>Total costs (add it</li> <li>Subordinate finan</li> </ol>	items a through h)	_			(This would	include such loans as h	iome mortgage loans, S	BA loans, home imp	rovement loans,				
	g costs paid by Sel	ler			or loan guar	antee. If "Yes," provide o	ome mortgage loans, S sobile) home loans, any details, including date, n s for the action.)	ame and address of	Lender, FHA or				
Other Credits (exp				t	Are you n	resently delinguer	t or in default on a	ny Federal debt	or any other		а		
(04)	er-colf			Ī	loan, mor	tgage, financial ob	ligation, bond, or I	oan guarantee?		V	-		7777
		- 10		q	If "Yes," give	details as described in	the preceding question mony, child suppor	C.,	nintananco?	а	۵		
m. Loan amount						rt of the down pay		t, or separate m	amenance	ä	ä	ä	0
(exclude PMI, MIF	P, Funding Fee fina	nced)		i.		co-maker or endo				ā	ă	ă	ă
													_
n. PMI, MIP, Funding	g Fee financed			j.		U.S. citizen?							
				k	,	permanent reside					10	00	7
o. Loan amount (add	d m & n)			I.	If "Yes," com	itend to occupy the plete question in below.	e property as your	primary reside	nce?	ч	_		ч
				п	n. Have you	had an ownership	interest in a prope	erty in the last th	ree years?				
p. Cash from/to Borr							d you own-princip		R),				
(subtract j, k, l & c	o from i)						vestment property			-		-	
					(2) How d	with your spouse	the home—solely (SP), or jointly with	another person	(O)?				
			IX.	ACKN									-
Each of the undersing	ned specifically ren		on provide	d in this	analiaation	s true and correct	as of the date se	t forth opposite	my signature	0, 000	at any	intenti	onal o
Each of the undersigned and agrees and ackin nor an agrees and ackin nor an armonic metallic that are reliance upon any mix of Title 18, United Section 18, United Se	ned specifically rep nowledges that (1) initiation of this infor- srepresentation that ates Code, Sec. 10 the property will in loan; (5) the prop source named in the Lender and its a und/or supplement it that my payment quency, report my a transferred with st rranty, express or in my "electronic sign piplication containir onsture.	the informati- mation contail at I have made 01, et seq.; () of the used for erry will be o is application, gents, brokers the informatio s on the Loar name and accuch notice as nopied, to me in ature," as the g a fascimile	ned in this on this ap 2) the loan any illegal ccupied at and Lend in provided the become count information be recording to see terms of my sign	application, requeste lor prohits indicate ser, its suc servicers in this addinquer mation to quired by the prope are definature, shi	and/or in cr and/or in cr d pursuant bited purpos d herein; (ccessors or s, s, successor pplication if ht, the owne one or more law; (10) ne orty or the co ned in applatible as effe	alt in civil liability, ir iminal penalties in to this application eo or use; (4) all s 5) any owner or si assigns may retair s and assigns mat any of the material or or servicer of the e consumer credit ither Lender nor it indition or value of licable federal and active, enforceable	cluding monetary cluding, but not lim (the "Loan") will be tatements made in ervicer of the Loar the original and/o y continuously rely il tacts that I have a Loan may, in at reporting agencies a agents, brokers, the property; and offer state laws (et and valid as if a p.	itled to, fine or in a secured by a m this application in may verify or may everify or may every everification to any other. (9) ownership insurers, service (11) my transmit actuding audio apper version of the services of the everification of the	y person who inprisonment of nortgage or di are made for everify any in scord of this a on contained ein should ch er rights and of the Loan a successor ssion of this a and video re his application	and the may sign both seed of the puriformat polication the a sange premed and/or is or as polication the remediand or in the sange premediand or in the sange premediand or in the sange premediand or in the sange polication that is or as polication or in the sange prication of the sange prication	uffer ar under i trust or rpose ion cor ion, ev applica rior to lies tha admini- signs h isigns h deliver	the proof obtained en if the tion, arclosing at it masstration as made en if the tion are leed on the tion as made en it it mass made en it	visions roperly ining a lin the e Loar and I am of the y have of the deany ctronic csimile taining
Each of the undersign and agrees and acknown negligent misrepressere lance upon any mis of title 18, United Statescribed herein; (3) residential mortgage application from any so not approved, (7) in the even relating to such delind Loan account may be representation or war record' containing m transmission of this a my original written sig. Borrower's Signature	ned specifically re- conviences that (1) in a convience of the short o	the informati- mation contail it I have made 01, et seq.; () to used for every will be o is application, gents, brokers the informatios on the Loar and and accuch notice as notice as in polied, to me ature,* as the g a fascimile	ned in this on this ap 2) the loan any illegal ccupied as and Lend in provided a become count informay be regarding to may sign	application, requeste or prohib sindicate er, its suc servicers in this aj delinquer mation to quired by the prope are definature, sha	on may rest and/or in or of pursuant to de pursuant to de pursuant to de pursuant to de pursuant and to de pursuant de pursuan	alt in civil liability, ir iminal penalties in to this application e or use. (4) all s 6) any owner or s assigns may retain is and assigns may any of the material or or servicer of the etonosumer credit ither Lender nor it indition or value of icable federal any active, enforceable	icluding monetary cluding, but not lim (the "Loan") will be talements made in ervicer of the Loar it he original and/o y continuously rely il tacts that I have a Loan may, in adreporting agencia signents, brokers, the property, and dur state laws (e and valid as if a p. s Signature	ided to, fine or in a secured by a rithis application in may verify or r an electronic re on the informati represented her dition to any oth; (9) ownership insurers, service (11) my transmit cituding audio aper version of ti	y person who prisonment of nortgage or did are made for everify any in scord of this a on contained ein should che er rights and of the Loan a rs, successor ssion of this a and video re his application	and the may signed of the puriformat polication the along premediand/or along premediand/or along proposed to the puriformat polication of the puriformat puriformat polication of the puriformat pu	uffer ar under i trust or rrpose ion cor ion, ev applica rrior to lies tha admini- signs to ion as 35), or deliver	hy loss the pro- n the pi of obta- ntained en if the tion, ar- closing at it ma stration- nas ma an "ele my fa- ed con	visions of the coperty in the copert
Each of the undersign and agrees and acknowledge and agrees and acknowledge and agrees and acknowledge and agree and acknowledge and acknowledge and acknowledge and acknowledge application from any so for a country of the event of the acknowledge application from any so for a country of the event of the acknowledge and acknowledge application for the acknowledge and acknowledge and acknowledge application for the acknowledge and acknowledge and acknowledge and acknowledge and acknowledge and acknowledge and acknowledge application for acknowledge and a	ned specifically reproved and specifically reproved in the special spe	the information contail at I have made 01, et seq.; () to be used to the used to sapplication, gents, brokers the informations on the Loarname and accurach notice as inplied, to me inplied, to me ature," as the	one di n this app 2) the loan any illegal ccupied as and Lend 6, insurers, n provided become count informany be recegarding to see terms of my sign	application, requeste requeste let or prohits indicate let, its suc servicers in this a delinquer mation to quired by the prope are definature, shi	and/or in cr and/or in cr and/or in cr ad pursuant bited purpos d herein; (i) ccessors or s, successor pplication if it, the owne one or more law; (10) ne rty or the coned in appl all be as effe	at in civil liability, ir iminal penalisty, ir iminal penalisty in to this application to this application er or use; (4) all s 6) any owner or sassigns may assigns may assigns may any of the materials and assigns may any of the materials and assigns may any of the materials and assigns may not the materials and assigns may not be consumer credit inter Lender nor it indition or value of cable federal anactive, enforceable	ciuding monetary cluding, but not lim (the "Loan") will be taken ents made in arvicer of the Loan the continuously rely a lacts that I have a Loan may, in adreporing agencies a agents, brokers, the property, and for state laws (e and valid as if a p. a Signature	udinização, o air, secured by a ri es secured by a ri this application ri may verify or r an electronic re on the informati represented her dition to any oth s; (9) ownership insurers, service (11) my transmit cituding audio aper version of ti	y person who prisonment of portgage or did are made for everify any in scord of this a on contained ein should che er rights and of the Loan 75, successor ssion of this a and video re his application	and the may signed of the puriformat polication the ange per remediand/or is or as polication were	uffer at under it trust of trust of trust of trust of trust of tion, ev applica rior to ties that admini- signs it ion as 35), or deliver	hy loss the pro- in the pro- of obtaintained en if the tion, ar- closing at it mas stration has ma an "ele my fa- ed con	visions of the control of the coarse of the
The following informa opportunity, fair housi discriminate neither o may check more than observation or surnar all requirements to with BORROWER	ation is requested to ing and home more on the basis of this n one designation. me. If you do not which the lender is s	by the Federa tgage discloss information, r If you do not wish to furnish ubject under a o furnish this	X. IN I Governm ure laws. ' ior on whe furnish eth the inform applicable information	iFORM, eent for ce You are n either you o nnicity, rac nation, ple state law n.	ATION FO ertain types of required choose to fu ce, or sex, u ease check for the parti	R GOVERNM of loans related to to furnish this info irnish it. If you fur inder Federal regul the box below. (Li cular type of loan CO-BORROW	ent MONITOR  a dwelling in ord  mation, but are er nish the informatic lations, this lender ender must review applied for.)  ER  I do no	ling PURPO ler to monitor the couraged to do in, please provide is required to no the above mater at wish to furnish	ses ne lender's co so. The law le both ethnic te the inform rial to assure this informati	emplian provide ity and ation o that the	nce with es that race. In the b	n equa a lend For rac	credi er may ce, you
The following information opportunity, fair house discriminate neither of may check more than observation or surnar all requirements to with BORROWER Ethnleity:	ation is requested bing and home morton the basis of this none designation.  me. It you do not which the lender is s  I do not wish the Hispanic or La	by the Federa tgage disclosi information, r If you do not wish to furnish ubject under a o furnish this atino \( \sum_{1}^{2}\)	X. IN I Governmure laws. ' for on whe furnish eth the informa applicable information lot Hispan	ieent for ce eyou are n other you o nnicity, rac nation, ple state law n. ic or Latir	artion FC ertain types of required choose to fue, or sex, u ease check for the parti	X OR GOVERNM of loans related to to furnish this info urnish it. If you fur nder Federal regu the box below. (La cular type of loan CO-BORROW [Ethnicity:	ent Monitor  a dwelling in ord  mation, but are er  nish the informatic  ations, this lender  ner review  applied for.)  ER  I do no	ling PURPO der to monitor the couraged to do on, please provide is required to no the above mater at wish to furnish dic or Latino	se lender's co so. The law so the law le both ethnic te the inform rial to assure this informati	implian provide ity and ation o that the on.	nce with es that race. In the be discle	n equa a lend For rac lasis of osures	credi er may ce, you
The following information opportunity, fair housi discriminate neither or may check more than observation or surnar all requirements to with the control of	ation is requested to ing and home more on the basis of this n one designation. me. If you do not which the lender is s	by the Federal gage disclosi information, r. If you do not wish to furnish tubject under a of furnish this attino	X. IN I Governmure laws. " ior on whee furnish eth the information applicable information lot Hispan	leent for ce You are no ther you on nicity, rac nation, ple state law n. ic or Latir	artion FC ertain types of required choose to fue, or sex, u ease check for the parti	X DR GOVERNMI of loans related to turnish this info urnish it. If you fur nder Federal regu the box below. (Li cular type of loan CO-BORROW Ethnicity: Race:	entimonitos  a dwelling in ordination, but are entitis the informatic lations, this lender and applied for.)  ER	ling purpo fer to monitor the accuraged to do in, please provide is required to no the above mater at wish to furnish the control that are indian or Native	ses ne lender's co so. The law le both ethnic te the inform fial to assure this informati	implian provide ity and ation o that the on.	nce with es that race. In the be discle Latino	n equa a lend For rac lasis of osures	credier may ce, you visua satisfy
The following information opportunity, fair house discriminate neither or may check more than observation or surnal requirements to with BORROWER Ethnleity:	ation is requested to sing and home more on the basis of this on the basis of this on the tender is selected in the tender in the tender is selected in the tender in the tender is selected in the tender in the	by the Federal gage disclosi information, r. If you do not wish to furnish tubject under a of furnish this attino	X. IN Governm ure laws. Your on whe furnish eth the information information lot Hispan issian White	leent for ce You are no ther you on nicity, rac nation, ple state law n. ic or Latir	ATION FC ertain types of required choose to fu to e, or sex, u ease check for the parti	X DR GOVERNMI of loans related to turnish this info urnish it. If you fur nder Federal regu the box below. (Li cular type of loan CO-BORROW Ethnicity: Race:	entimonitos  a dwelling in ordination, but are entitis the informatic lations, this lender and applied for.)  ER	ING PURPO fer to monitor the couraged to do in, please provide is required to not the above mater at wish to furnish the contraction can Indian or Native Pacific Islander	ses ne lender's co so. The law le both ethnic te the inform rial to assure this informati Not Hispa Asian	implian provide ity and ation o that the on.	nce with es that race. In the be discle Latino	n equa a lend For rac assis of osures	credier may ce, you visua satisf
X The following information opportunity, fair housi discriminate neither or many check more into the control of surface of the control of surface of surface of surface of the control of surface of the control of surface of the control of the cont	ation is requested to ing and home mort on the basis of this basis of this cone designation. If you do not with the tender is significant to the tender is signif	by the Federal transport of the Federal transp	X. IN Governm In Governm In laws. Your on whe furnish eth Information Informat	IFORM.  ent for ce you are n other you onicity, rac astate law n. ic or Latir	ATION FC ertain types of required choose to fu to e, or sex, u ease check for the parti	X DE GOVERNIM of loans related to to turnish this indo urnish it. If you fur nder Federal regul the box below. (Li cular type of loan CO-BORROW Ethnicity: Race:	ENT MONITOR  a dwelling in or or  mation, but are er  nish the informatic  ations, this lender  ander must review  applied tor).  ER	ING PURPO fer to monitor the couraged to do in, please provide is required to not the above mater at wish to furnish the contraction can Indian or Native Pacific Islander	ses ne lender's co so. The law le both ethnicote the informial to assure this informati Not Hispa Asian  White  Male	emplian provide ity and ation o that the on. enic or	nce with es that race. In the be discle Latino	n equa a lend For rac assis of osures	credier may ce, you visua satisf
The following information opportunity, fair house discriminate neither of many check more than observation or surnar all requirements to will BORROWER Ethnicity:  Race:  Sex:  To be Completed by This application was of Face-to-Jace inter	ation is requested ting and home mort on the basis of this cone designation.  me. If you do not wish the little part of the lit	by the Federa tgage discloss information, r If you do not wish to turnish ubject under o furnish this atino A an or A slander	X. IN Governm re laws. ' or on whe furnish eth the inform applicable information lot Hispan ssian White tale le (print or	IFORM.  ent for ce you are n other you onicity, rac astate law n. ic or Latir	ATION FC ertain types of required choose to fu to e, or sex, u ease check for the parti	X DE GOVERNIM of loans related to to turnish this indo urnish it. If you fur nder Federal regul the box below. (Li cular type of loan CO-BORROW Ethnicity: Race:	ENT MONITOR  a dwelling in or or  mation, but are er  nish the informatic  ations, this lender  ander must review  applied tor).  ER	line PURPO ler to monitor the couraged to do on, please provide is required to not the above mate of wish to furnish nic or Latino an Indian or Native Hawailian or Pacific Islander	ses ne lender's co so. The law le both ethnicote the informial to assure this informati Not Hispa Asian  White  Male	emplian provide ity and ation o that the on. enic or	nce with es that race. In the be discle Latino	n equa a lend For rac assis of osures	credier may ce, you visua satisfy
The following information opportunity, air house discinimate relative control of the control of	ation is requested ting and home morron the basis of not the basis of not the basis of the time. If you do not which the lender is so I do not wish I Hispanic or La Hispan	by the Federa tgage discloss information, If you do not wish to furnish tubject under a of furnish this titino I haan or I A an or I A an or I N Slander	X. IN Governm ure laws. You or on whe furnish eth the information lot Hispan usian White fale te (print or ature	ent for ce you are n ther you innicity, rea nation, ple state law n. ic or Latir	ation Fo ertain types of required choose to fi re, or sex, u ease check for the parti- no tack or rican American	X PR GOVERNMI of loans related it to furnish this info urnish it. If you fur der Federal regul the box below. (Li cular type of loan CO-BORROW Ethnlicity: Race: an	ENT MONITOR  a dwelling in or or  mation, but are er  nish the informatic  ations, this lender  ander must review  applied tor).  ER	line PURPO ler to monitor the couraged to do on, please provide is required to not the above mate of wish to furnish nic or Latino an Indian or Native Hawailian or Pacific Islander	ses ne lender's co so. The law le both ethnicote the informial to assure this informati Not Hispa Asian  White  Male	emplian provide ity and ation o that the on. enic or	nce with es that race. In the be discle Latino	n equa a lend For rac assis of osures	credier may ce, you visua satisfy

Page 3 of 4

### 12 CFR Ch. X (1-1-12 Edition)

## Pt. 1002, App. B

Continuation Sheet/Residential Loan Application								
Use this continuation sheet if you need more space to complete the Residential	Borrower:	Agency Case Number:						
Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:						

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any latse statements concerning any of the above facts as applica inder the provisions of Title 18, United States Code, Section 1001, et seq.										
Borrower's Signature	Date	Co-Borrower's Signature	Date	-						
X		X								
Freddie Mac Form 65 01/04		Page 4 of 4	Fannie Mae Form 1003	01/0						

#### **Bur. of Consumer Financial Protection**

# APPENDIX C TO PART 1002—SAMPLE NOTIFICATION FORMS

- 1. This Appendix contains ten sample notification forms. Forms C-1 through C-4 are intended for use in notifying an applicant that adverse action has been taken on an application or account under §§ 1002.9(a)(1) and (2)(i) of this part. Form C-5 is a notice of disclosure of the right to request specific reasons for adverse action under §§ 1002.9(a)(1) and (2)(ii). Form C-6 is designed for use in notifying an applicant, under §1002.9(c)(2), that an application is incomplete. Forms C-7 and C-8 are intended for use in connection with applications for business credit under §1002.9(a)(3). Form C-9 is designed for use in notifying an applicant of the right to receive a copy of an appraisal under §1002.14. Form C-10 is designed for use in notifying an applicant for nonmortgage credit that the creditor is requesting applicant characteristic information.
- 2. Form C-1 contains the Fair Credit Reporting Act disclosure as required by sections 615(a) and (b) of that act. Forms C-2 through C-5 contain only the section 615(a) disclosure (that a creditor obtained information from a consumer reporting agency that was considered in the credit decision). A creditor must provide the section 615(a) disclosure when adverse action is taken against a consumer based on information from a consumer reporting agency. A creditor must provide the section 615(b) disclosure when adverse action is taken based on information from an outside source other than a consumer reporting agency. In addition, a creditor must provide the section 615(b) disclosure if the creditor obtained information from an affiliate other than information in a consumer report or other than information concerning the affiliate's own transactions or experiences with the consumer. Creditors may comply with the disclosure requirements for adverse action based on information in a consumer report obtained from an affiliate by providing either the section 615(a) or section 615(b) disclosure. Optional language in Forms C-1 through C-5 may be used to direct the consumer to the entity that provided the credit score for any questions about the credit score, along with the entity's contact information. Creditors may use or not use this additional language without losing the safe harbor, since the language is optional.
- 3. The sample forms are illustrative and may not be appropriate for all creditors. They were designed to include some of the factors that creditors most commonly consider. If a creditor chooses to use the check-list of reasons provided in one of the sample forms in this Appendix and if reasons commonly used by the creditor are not provided

on the form, the creditor should modify the checklist by substituting or adding other reasons. For example, if "inadequate down payment" or "no deposit relationship with us" are common reasons for taking adverse action on an application, the creditor ought to add or substitute such reasons for those presently contained on the sample forms.

- 4. If the reasons listed on the forms are not the factors actually used, a creditor will not satisfy the notice requirement by simply checking the closest identifiable factor listed. For example, some creditors consider only references from banks or other depository institutions and disregard finance company references altogether; their statement of reasons should disclose "insufficient bank references," not "insufficient credit references." Similarly, a creditor that considers bank references and other credit references as distinct factors should treat the two factors separately and disclose them as appropriate. The creditor should either add such other factors to the form or check 'other' and include the appropriate explanation. The creditor need not, however, describe how or why a factor adversely affected the application. For example, the notice may say "length of residence" rather than "too short a period of residence."
- 5. A creditor may design its own notification forms or use all or a portion of the forms contained in this Appendix. Proper use of Forms C-1 through C-4 will satisfy the requirement of §1002.9(a)(2)(i). Proper use of Forms C-5 and C-6 constitutes full compliance with §§ 1002.9(a)(2)(ii) and 1002.9(c)(2), respectively. Proper use of Forms C-7 and C-8will satisfy the requirements of §§ 1002.9(a)(2)(i) and (ii), respectively, for applications for business credit. Proper use of Form C-9 will satisfy the requirements of §1002.14 of this part. Proper use of Form C-10 will satisfy the requirements of §1002.5(b)(1).

FORM C-1—SAMPLE NOTICE OF ACTION TAKEN AND STATEMENT OF REASONS

Statement of Credit Denial, Termination or Change

Date:

Applicant's Name:

Applicant's Address:

Description of Account, Transaction, or Requested Credit:

Description of Action Taken:

PART I—PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION TAKEN CONCERNING CREDIT

This section must be completed in all instances.

Credit application incomplete

\_\_\_Insufficient number of credit references provided

\_\_\_\_Unacceptable type of credit references provided